

# Annual Action Plan

## 2016-2017



Community Partnership Office

500 E. Third St, Suite 210; Loveland, CO 80537

970-962-2517

## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The Annual Action Plan is a one-year plan describing how the City of Loveland intends to spend Community Development Block Grant (CDBG) funds during the time period of October 1, 2016 through September 30, 2017. The objectives and outcomes identified in the 2016 Annual Action Plan are consistent with the 2015-2019 Consolidated Plan and are estimated to produce 21% of the expected 5-year goals.

The City of Loveland anticipates receiving \$336,070 in CDBG funding for the 2016-2017 program year. Sixty-five percent (65%) will be used to rehabilitation single family housing and public facilities, and to install sprinklers at two multi-family housing projects. Fifteen percent (15%) will be allocated to public services and twenty percent (20%) will be used for administration of the program. The City of Loveland anticipates dedicating an additional \$500,000 from City of Loveland general fund dollars for public service projects.

#### **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objectives of the 2015-2019 Consolidated Plan that are used to inform the annual allocation of funding are:

#### **Provide Decent Affordable Housing:**

- Increase the supply of affordable owner-occupied housing by 75 units.
- Increase the supply of affordable rental units by 300.
- Increase housing for the homeless by 30 units.
- Rehabilitate 600 units of owner-occupied housing.
- Rehabilitate 200 units of rental housing.

#### **Create a Suitable Living Environment:**

- Provide public service activities for 5,000 low to moderate income persons/households.
- Assist two organizations with public facility needs.

All CDBG funds received during the 2015-2019 program years will be used to address at least one of the priority needs categories listed above.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

To date and having completed most of the first grant year, the following accomplishments have been made:

- The supply of new affordable rental units will increase by 70, or 23% of the 5-year goal of 300.
- 74 single-family housing units were rehabilitate, which was 12% of the goal of 600 units.
- 5 multi-family units were rehabilitated, which was 2.5% of the goal of 200 units. (Note that funding granted to Volunteers of America will be tracked as single family because IDIS will not track information as single family and multi-family for this project.)

#### **Create a Suitable Living Environment:**

- 440 residents received assistance from two agencies, which is 8.8% of the goal of 5,000.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

Citizen participation occurred between July 15 and August 14, 2016, during which hard copies of the draft plan were available to the public at the Community Partnership Office. Electronic copies of the plan were emailed to the Affordable Housing and Human Services Commissions and others upon request. **The Executive Summary and Goals sections of the plan were translated into Spanish with hard copies available at the Community Partnership Office.** The Plan was presented to the Loveland City Council on August 2nd. The resolution and advertisement is attached in the **Appendix on page \_\_\_\_.**

### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were received.

### **6. Summary of comments or views not accepted and the reasons for not accepting them**

No comments were received.

## **7. Summary**

During the first year of the 5-year Consolidated Plan, the City of Loveland accomplished 9.5% of the long term goal, which was less than half of the anticipated percentage. Under public services, only two projects were tracked even though the City of Loveland provided grants for 32 projects. It is possible that the year-end reports will show a higher percentage of first year accomplishments.

## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	LOVELAND	Executive/Community Partnership Office
CDBG Administrator	LOVELAND	Development Services/ Community Partnership Office
HOPWA Administrator	N/A	N/A
HOME Administrator	N/A	N/A
HOPWA-C Administrator	N/A	N/A

Table 1 – Responsible Agencies

### Narrative (optional)

The City of Loveland Community Partnership Office (CPO) is the lead agency administering the development and implementation of the 2015-2019 Consolidated Plan and subsequent Annual Action Plans. The Loveland Affordable Housing and Human Services Commissions, Loveland Housing Authority, Loveland Habitat for Humanity, local non-profit organizations, and faith-based partners are key stakeholders and decision-makers in administering activities described in the plan. Funds are distributed to local non-profits through a competitive application process.

### Consolidated Plan Public Contact Information

All inquiries and comments about the Consolidated Plan should be directed to Alison Hade, CPO Administrator at [Alison.Hade@cityofloveland.org](mailto:Alison.Hade@cityofloveland.org) or (970) 962-2517.

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City of Loveland holds an open annual competitive grant process resulting in funding recommendations by the Affordable Housing and Human Services Commissions and final approval from the Loveland City Council. Priorities were determined through a process of community participation and input from citizens, housing agencies, service agencies and Loveland's Affordable Housing and Human Services Commissions with an overall goal of creating affordable housing and reducing the number of households and individuals living in poverty.

#### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

The Loveland Housing Authority is Loveland's Public Housing Agency (PHA) and is the largest provider of affordable housing in the City. The organization currently manages 759 housing units and will lease another 106 this year. 636 of the 865 units are in Loveland and the remainder are in Weld County and Estes Park in Larimer County. LHA also manages 613 Housing Choice Vouchers. Loveland Housing Authority also administers the City's housing rehabilitation loan program, emergency home health and safety repair program and down payment assistance, all three of which have been funded with City of Loveland CDBG in prior years.

Although established by resolution by the Loveland City Council, and with one council member appointed to the Board of Directors, the Loveland Housing Authority operates separately from the City. Operation and collaboration decisions of the Housing Authority are made by staff members and the Board of Directors, not the City of Loveland.

The Housing Authority has developed several Low Income Housing Tax Credit properties in the City of Loveland and has started building a 70-unit project - The Edge - that will target both very low income individuals and homeless veterans. The organization is partnering with mental health, health and social service providers to offer support services to the veteran residents. CDBG funding was used to pay for sidewalks during the 2015-2016 program year.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The North Front Range Continuum of Care (NFRCC or CoC) is one of 11 local community Continua of Care in Colorado's Balance of State. Staff from the CPO actively participate in planning efforts and is a member of the NFRCC Executive Committee. The NFRCC supports the work of providers serving

homeless populations in Larimer and Weld Counties and is comprised of nonprofit agencies, housing providers, citizens, school district personnel and government representatives. Projects supported by the NFRCC members include HEARTH Act implementation, coordinated entry, HMIS expansion, regional collaboration around the point-in-time count, and local programs specifically for the homeless. Elected officials receive information and updates about activities and goals of the NFRCC group members during an annual meeting.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The Balance of State CoC does not distribute Emergency Solutions Grant (ESG) funding. ESG funding is distributed through the Department of Local Affairs, Division of Housing. For ESG funding information, please refer to the Division of Housing Consolidated Plan/Annual Action Plan for the State of Colorado.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Loveland Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	2016 Grant Recipient
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Loveland Housing Authority applied for and will receive funding during the 2016-2017 grant year.
2	<b>Agency/Group/Organization</b>	VOLUNTEERS OF AMERICA
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	2016 Grant Recipient
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Volunteers of America applied for and will receive funding during the 2016-2017 grant year.
3	<b>Agency/Group/Organization</b>	Easter Seals of Colorado
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	2016 Grant Recipient

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Easter Seals of Colorado (WINGS Program) applied for and will receive funding during the 2016-2017 grant year.
4	<b>Agency/Group/Organization</b>	ALTERNATIVES TO VIOLENCE
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	2016 Grant Recipient
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Alternatives to Violence applied for and will receive during the 2016-2017 grant year.
5	<b>Agency/Group/Organization</b>	House of Neighborly Service
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	2016 Grant Recipient
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	House of Neighborly Service (137 Connection Program) applied for and will receive funding during the 2016-2017 grant year.

**Identify any Agency Types not consulted and provide rationale for not consulting**

The agencies listed above include only those that applied for funding during the second year of the Consolidated Plan. Please see the 2015-2019 Consolidated Plan for a list of the agencies consulted during the initial year.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	North Front Range Continuum of Care	The goals of the City of Loveland Consolidated Plan align with the goals of the NFRCC.

Table 3 – Other local / regional / federal planning efforts

### Narrative (optional)

The City of Loveland Affordable Housing and Human Services Commissions participate in the Annual Action Plan by allocating funding to projects and programs that meet the objectives of the 2015-2016 Consolidated Plan. Proposals received by both commissions are available to the general public. Agency presentations are open meetings that are advertised so that citizens can attend.

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

Staff from the CPO conducted significant outreach to community stakeholders over a period of ten months during the preparation of the Consolidated Plan, including public meetings, outreach to low income service recipients and surveys requesting citizen input on both the development of the plan, goals and objectives and the final draft. As required by the City of Loveland Citizen Participation Plan, the CPO held public meetings to discuss community needs with service providers, City of Loveland commissioners, adjacent governments and community members at the Food Bank for Larimer County, Larimer County Workforce Service Center and Lago Vista Mobile Home Park. Participation was available in both English and Spanish. Finally, electronic surveys were also sent to local and state-wide agency representatives who were not able to attend any of the public meetings.

Annual updates to the Consolidated Plan occur through the annual distribution of grant funds by the Affordable Housing and Human Services Commissions. Public meetings are advertised and available to the public. The Annual Action Plan is presented to the Loveland City Council and is also advertised in both English and Spanish. The Executive Summary and Goals sections of the Consolidated Plan are available in English and Spanish.

A hard copy of the Annual Action Plan was available at the Community Partnership Office from July 15 to August 14, 2016. See page \_\_\_\_ of the Appendix for a copy of the Annual Action Plan advertisement.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community  Agency representatives	See page ____ of the Appendix for a list of attendees of the ____ and ____ public meetings.	No comments received.	No comments not accepted.	
2	Public Meeting	Non-targeted/broad community	No community members attended agency presentation meetings on the following dates:	No comments received.	No comments not accepted.	

Table 4 – Citizen Participation Outreach

## Expected Resources

### AP-15 Expected Resources – 91.220(c) (1, 2)

#### Introduction

The City of Loveland anticipates receiving \$336,070 in CDBG funding for the 2016-2017 program year. Sixty-five percent (65%) will be used to rehabilitation single family housing and public facilities, and to install sprinklers at two multi-family housing projects. Fifteen percent (15%) of CDBG funding will be allocated to public services and twenty percent (20%) will be used for administration of the program. The City of Loveland anticipates dedicating an additional \$500,000 annually from City of Loveland general fund dollars for public service projects.

The Community Partnership Office (CPO) will work with applicants and prioritize leveraging additional sources of funding to support projects creating affordable housing and to support public facilities. Potential leveraging sources include Colorado Low Income Housing Tax Credits,

Colorado Department of Housing funds, and private and foundation sources.

### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	336,070	0	100,000	436,070	1,008,300	\$59,876 was returned from the Loveland Housing Authority and has not yet been allocated to a new project.
Other	public - local	Public Services	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

CDBG funding can be used by a developer to leverage additional resources and has historically been used for small gap funding for large housing projects or land purchase for smaller projects. CDBG does not have a matching requirement. For 2016-2017, CDBG was used primarily for rehabilitation.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs**

## **identified in the plan**

The City of Loveland does not own any land that can be used to fulfill any portion of the goals of this Consolidated Plan. However, the Loveland City Council may provide fee waivers for developers creating new housing units. Over the past ten years, fee waivers have averaged just under \$900,000 per year and has resulted in 127 single family and 589 multi-family housing units.

## **Discussion**

Over the last 1.5 years, the City of Loveland invested \$2,143,060 in affordable housing and public service projects, including \$268,857 in non-administration CDBG, \$500,000 in public services and \$1,374,203 in fee waivers for 79 dwelling units. The CPO will apply the outcome of all investments to the priority goals of this Consolidated Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitate affordable housing	2015	2019	Affordable Housing Public Housing		Rehabilitate Affordable Housing	CDBG: \$289,516	Rental units rehabilitated: 282 Household Housing Unit
2	Public service activities	2015	2019	Homeless Non-Homeless Special Needs		Public Service Activities	CDBG: \$50,411	ATV, 137
3	New or rehabilitated public facilities	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		New or Rehabilitated Public Facilities	CDBG: \$28,930	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 179 Households Assisted

Table 6 – Goals Summary

#### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Rehabilitate affordable housing
	<b>Goal Description</b>	Funding will be used by Volunteers of America to rehabilitat 158 homes, Loveland Housing Development Corporation to rehabilitate 14 homes and the Loveland Housing Authority to install sprinklers in 110 homes at two separate locations.
<b>2</b>	<b>Goal Name</b>	Public service activities
	<b>Goal Description</b>	Funding will be used by Alternatives to Violence to house and provide services to victims of domestic violence, and by House of Neighborly Service 137 Connection homeless program to provide services to homeless adults. Alternatives to Violence will provide housing and shelter to 1,000 individuals and non-housing support to _____. 137 Connection will work with _____.

  

<b>3</b>	<b>Goal Name</b>	New or rehabilitated public facilities
	<b>Goal Description</b>	Funding will be used to rehabilitate two day centers for the disabled operated by Easter Seals of Colorado/WINGS and Elderhaus Adult Day Center. The number of people served is 129 and 50 respectively. Elderhaus will used reallocated funding from the 2015-2016 grant year.

**Table 7 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

258 Loveland residents will benefit from the rehabilitation of their housing during the 2016-2017 grant year.

## AP-35 Projects – 91.220(d)

### Introduction

The City of Loveland Affordable Housing and Human Services Commissions will fund the following projects during the 2016-2017 program year, meeting 21% of Consolidated Plan priority goals in the second year.

#	Project Name

Table 8 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The second year allocations match those listed as priorities. While the first priority is creating new affordable housing, the Affordable Housing Commission did not receive any proposals requesting funding for that activity. Instead, most of the funding requests met the goal of rehabilitating single family and multi-family housing, both of which are Goal #2.

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

DRAFT

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

In the past, the City of Loveland has not targeted CDBG funding to any specific geographic area of low-income or minority concentration. Instead, CDBG has supported housing and services sought by low and moderate income persons and households living throughout Loveland. The same is true for the 2016-2017 grant year.

#### **Geographic Distribution**

Target Area	Percentage of Funds

**Table 10 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

The City of Loveland does not currently prioritize allocating CDBG geographically.

#### **Discussion**

Consideration for allocating CDBG to single family housing rehabilitation using the Habitat for Humanity Neighborhood Revitalization model, or a similar model, has been discussed. If this is implemented, work will begin in areas that are low-income and have a minority concentration.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

During the second year of the 2015-2019 Consolidated Plan, 1,322 people will be assisted with housing rehabilitation or services provided by a non-profit organization and 179 people will be served at two public facilities seeking funding for rehabilitation as well.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	0
Special-Needs	0
<b>Total</b>	<b>0</b>

Table 11 - One Year Goals for Affordable Housing by Support Requirement

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
<b>Total</b>	<b>0</b>

Table 12 - One Year Goals for Affordable Housing by Support Type

#### Discussion

The number of persons served during the second year of the Consolidated Plan is about 21% of the total estimated to be served over five years. The estimated number of persons served during the second year, combined with the likely number of persons served during the first year, is currently about 31% of the expected five year commitment.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Loveland will work closely with affordable housing developers to provide project assistance as needed and according to the priorities of the Consolidated Plan. Most recently, Loveland Housing Authority received \$1.383 million in CDBG funding and City fee waivers.

### **Actions planned during the next year to address the needs to public housing**

During the first year of the Consolidated Plan, the City of Loveland allocated \$135,000 to the Loveland Housing Authority to assist with the development of 70 units of affordable housing. The Loveland City Council also granted \$1,247,170 in the waiver of building and development fees for this project. No funding was allocated for new housing during the second year grant distribution.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Loveland Housing Authority Resident Advisory Board, comprised of residents from each of the housing properties in Loveland, works directly with Housing Authority staff and not the City of Loveland. Therefore, any actions to encourage housing residents to be more involved and to support them in homeownership falls under the leadership of the Loveland Housing Authority.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Loveland Housing Authority is not designated as troubled.

### **Discussion**

The City of Loveland will support the Loveland Housing Authority with development costs as funding permits. The Housing Authority, as the primary provider of affordable housing locally, is successfully housing thousands of Loveland residents and is continually working to assist the thousands of people waiting for affordable housing.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The City of Loveland invests CDBG and other City funding in local agencies that serve low and moderate income residents. The CPO serves as a community partner to help agency staff gain access to City departments and elected officials, and connects citizens with agencies, resources and other support.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Homeless outreach in Loveland is managed primarily through two programs of the House of Neighborly Service: 137 Connection serving homeless individuals and the Angel House serving homeless families. Other agencies that provide services to the homeless include Community Kitchen and the Front Porch Cafe. During the second year of the Consolidated Plan, the City of Loveland will fund the 137 Connection program, which is expected to serve 319 homeless individuals.

The CPO works with many local nonprofits to produce the annual Loveland Homeless Connect event modeled after the national Project Homeless Connect. In 2016, the event will be held on October 14th. In 2015, the event connected 258 homeless or near homeless with about 45 agencies and benefited from the volunteer service of 180 people.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Shelter for the homeless is managed by 137 Connection and Angel House. Homeless individuals and families are also able to seek shelter in neighboring communities. Transitional housing is managed by House of Neighborly Service and Alternatives to Violence. The Alternatives to Violence transitional housing programs will be funded during the second year of the Consolidated Plan. Alternatives to Violence and SummitStone Health Partners will re-tool other transitional housing to rapid re-housing as applicants of Continuum of Care funding in 2016.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals**

**and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City of Loveland will continue to support homeless service providers and will seek additional financial and program support for any organization willing to provide permanent supportive housing. Specifically, City of Loveland funding and CDBG funding that will help the homeless or keep individuals or families from becoming homeless include: \$36,853 to Alternatives to Violence for victims of domestic violence, \$19,844 to the Matthews House to support youth aging out of foster care or leaving a correctional facility to assist with housing and keep these young people from becoming homeless, \$23,719 to Neighbor to Neighbor to provide housing counseling and rent assistance, and \$17,306 to House of Neighborly Service/137 to work with homeless individuals.

Organizations that will receive other City funding for special needs populations are: Disabled Resource Services to assist persons with disabilities; Elderhaus and Respite Care to provide day-care for children and adults with developmental or cognitive disabilities; GoodHealthwill to provide medical equipment to persons with disabilities; Hearts & Horses to provide therapeutic riding for persons with disabilities; Senior Alternatives in Transportation to provide transportation to seniors and the disabled; and SummitStone Health Partners to work with residents suffering from a mental health or a substance use disorder.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Organizations supported with CDBG or other City funding that assist the homeless, youth and special needs populations were listed above. The City of Loveland does not have a program specifically for persons discharged from health care or mental health facilities, other than to provide therapy and case management. The State of Colorado provides housing and support for people exiting two state-funded institutions to help clients transition to another community.

### **Discussion**

The City of Loveland CPO works with local non-profits as a funding partner and to offer support where it is needed. As a community partner, the CPO conducts the annual Loveland Homeless Connect event and manages the annual point-in-time homeless count. Regionally, the CPO participates in the NFRCC

group to help raise awareness about homelessness.

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
<b>Total</b>

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction**

City of Loveland building and zoning codes are designed to promote a safe, decent environment and aesthetically pleasing community for local neighborhoods. Unfortunately, development standards in general may create a barrier to the construction of affordable housing, including the additional cost of Capital Expansion Fees used to fund the capital needs of government departments. Open space and landscaping requirements, and mandatory two parking spots per dwelling, not only reduce the number of income producing housing units, they can also result in additional costs.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City's strategy to remove barriers and provide incentives to developers and builders of affordable housing include use tax credits and the waiver or reduction of development fees, capital expansion and building permit fees. The City of Loveland adopted an affordable housing code to encourage the building of low-income housing in 1994. In 2014, the Loveland City Council waived almost \$2.1 million dollars in building and development fees and in 2015, waived more than \$1.6 million. Over the past ten years, affordable housing policy has resulted in an investment of almost \$9 million dollars of City incentives in addition to CDBG funding, and has provided 701 units of housing.

The City of Loveland CPO will continue working with developers of affordable housing using the current affordable housing code. Information presented to City Council on July 12, 2016 resulted in a discussion of (eliminating the current code in order to simplify the process and creating an annual fund for the waiver of development fees). The benefit of a new policy would be a simple and predictable process for developers. A new process will be submitted to City Council in 2015 to gain additional direction. UPDATE THIS.

In addition to the Consolidated Plan, the City of Loveland is updating the 10-year Comprehensive Plan. At the end of the process, the Community and Strategic Planning Department will consider changes to the zoning code to support implementation of the plan. Any changes to the zoning code will be made with an assurance that affordable housing will not be adversely affected by exclusionary zoning.

### **Discussion**

The CPO will continue to monitor city policies, zoning ordinances and building codes for ways in which they create barriers to affordable housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

In addition to granting funds to non-profit service providers, the City of Loveland CPO will take the following actions to meeting underserved needs and reducing poverty.

### **Actions planned to address obstacles to meeting underserved needs**

The City of Loveland CPO will continue to produce the Loveland Homeless Connect event. Staff will also continue to discuss program accessibility with funded agencies, including the manner in which the working poor access services that are only available during general business hours.

### **Actions planned to foster and maintain affordable housing**

The City of Loveland will continue to invest financially in projects that maintain affordable housing.

The CPO will begin discussions with Habitat for Humanity about implementing a Neighborhood Revitalization Initiative program, and will continue discussions with City Council about developing a predictable fee waiver fund and potential strategies to encourage the creation of more affordable housing in the City.

### **Actions planned to reduce lead-based paint hazards**

The CPO will continue to require that all activities funded with CDBG dollars comply with federal regulations concerning lead-based paint and research other funding to pay for additional lead-based paint removal.

### **Actions planned to reduce the number of poverty-level families**

The City of Loveland will continue providing grant funding of about \$760,000 annually to assist non-profit organizations serving persons with low income and persons living in poverty.

The CPO will continue working with United Way of Larimer County as a community impact partner during their annual distribution process and engaging in county-level discussions about creating

systemic change to cut poverty in half by 2025.

### **Actions planned to develop institutional structure**

The CPO will work with the NFRCC on Coordinated Access, which will ultimately match people who need housing with housing providers. Larimer and Weld County have started engaging in discussions around coordinated access and anticipate that policy development may take up to a year.

The CPO will continue discussions with the City of Loveland Municipal Court about providing technical expertise in the alternative sentencing program for homeless or near homeless defendants. The knowledge and partnerships that the CPO has in the community will assist the court in helping defendants connect with local services that provide resources needed to refrain from illegal behavior.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The CPO will continue to enhance coordination between public and private housing and social service agencies by maintaining and developing relationships with private developers and social service agencies to support the development of additional affordable housing units. The CPO will also continue to partner with funded non-profits to enhance coordination of services.

### **Discussion**

Removing obstacles to meeting underserved needs, fostering affordable housing, reducing lead hazards, reducing the number of families in poverty, developing institutional structure, and enhancing public and private housing and social service agencies take a community effort and cannot solely be coordinated or accomplished through one City department. However, the CPO will continue to work to raise awareness of the listed issues with our non-profit partners and other city groups where we are able.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction

##### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

#### Total Program Income

#### Other CDBG Requirements

1. The amount of urgent need activities

#### Discussion